

DEBTOR: Stephen D. Harm

CASE NUMBER:

17-13034

OFFICE OF THE UNITED STATES TRUSTEE

REGION 11
MONTHLY OPERATING REPORT
CHAPTER 11
INDIVIDUAL DEBTORS

Form 3
COVER SHEET AND QUESTIONNAIRE

For Period Ended: April 30 2018

FILE THIS REPORT WITH THE COURT NO LATER THAN 21 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Cash Flow Statement (Page 2)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 Cash Reconciliation(s) and Narrative (Page 3)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 Cash Receipts Detail (Page 4)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 Cash Disbursements Detail (Page 5)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	5 Bank Statements for All Bank Accounts (redact all but last four digits of bank account number for Court filing; - Send UST office unredacted statements)

copy to US Trustee
copy to clerk
com
file
5/29/18

QUESTIONNAIRE

Please answer the questions below for the month being reported:

1. Did you deposit all receipts into your DIP account this month?
2. Are all insurance policies current and in effect?
3. Have all post-petition taxes been timely filed and paid?
4. Did you pay all your post-petition bills on time this month?
5. Are you current on U.S. Trustee quarterly fees payments?
6. Did you borrow money from anyone this month?
7. Did you pay any bills you owed before you filed for bankruptcy?
8. Do you have any bank accounts open other than the DIP account(s)?
9. Have you paid your attorney or other professionals this month?
9a. If yes, did you have Court approval to do so?
10. Did you have any unusual or significant expenses this month?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on:

5/24/18

Signature (Debtor):

Print name:

[Signature]
STEPHEN HARM

DEBTOR: Stephen D Harm

CASE NUMBER: 17-13034

CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)

Month Reporting:

CASH FLOW SUMMARY (SEE NOTE A)

1. Beginning Cash Balance (from last month's report)	\$ 249.40 (1)
2. Cash Receipts	
Wages	
Sole Proprietorship Revenues	
Draws from owned entities other than Sole Prop	
Rental Income	11477.19
Other	
Total Cash Receipts	\$ 11477.19
3. Cash Disbursements	
Rent or home mortgage payment	\$
Utilities and Telephone Expenses	
Home maintenance (repairs/upkeep)	
Food / Groceries	
Insurance payments	63.34
Installment payments (including auto)	
Transportation (not including car payments)	104.25
Legal / Professional Fees / U.S. Trustee Fees	
Sole Proprietorship Expenses	
Rental property expenses / repairs	6278.04
Other Adequate Protection	2828.95
Other Bank Fees	16
Other Negative Rent (WHA)	353.71
Miscellaneous	146.55
Total Cash Disbursements	\$ 9790.84
4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements)	1686.35
5. Ending Cash Balance (Beginning Cash Balance + Net Cash Flow for month)	\$ 1935.75 (2)

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Total Cash Disbursements for the Month (from above)	9790.84
Less: Transfers between debtor bank accounts (if included in Disbursements above)	353.71
Add: Any amounts paid on behalf of the debtor by others	
Disbursements for U.S. Trustee Fee Calculation	9437.13

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2014-09

(1) Current month beginning cash balance should equal the previous month's ending balance.

PAGE 2

(2) Ending Cash Balance should equal page 3, reconciled total of all bank accounts.

DEBTOR: **Stephen D Harm**

Case Number: **17-13034**

BANK and CASH RECONCILIATIONS

Month ending: Apr 30th 2018

	Acct #1	Acct #2	Acct #3	Cash
Name of Bank:	CCU	CCU		
Last four digits of account	0150	0050		
Purpose of Acct (Personal or Business)	Business	Business		
Type of account (Checking or Savings)	Checking	Savings		
Balance per Bank Statement or Cash (@ end of month)	1925.75	10		
ADD: Cash receipts not yet credited by bank (attach list)				
SUBTRACT: O/S checks not yet cleared bank (attach list)				
Other reconciling items (attach list)				
Month end Balance (Must agree with books)	1925.75	10		
TOTAL OF ALL ACCOUNTS and CASH				1935.75 (2)

Note: Attach a copy of the bank statement for each account

AMOUNTS OWED TO OTHERS at the end of the Month (post petition)

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
TOTAL OWED POST PETITION	

AMOUNTS OWED TO YOU at the end of the Month (both pre and post petition)

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	64579.55
TOTAL AMOUNT OWED TO YOU	64579.55

NARRATIVE

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring transactions that are reported in the cash flow statement and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

Amounts owed to business is back rent from Warehouse Alliance, Inc. WHA continues to pay this balance

(2) Total of all accounts should equal page 2, line 5 - Ending Cash Balance.

PAGE 4

DEBTOR:

Stephen D. Hahn

CASE NO:

17-13034

CASH RECEIPTS DETAIL (SEE NOTE A)

For Period: _____ to _____

(attach additional sheets as necessary)

Debtor In Possession Account:

Date	Payer	Description	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total Cash Receipts

\$ _____ (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Total for all accounts should agree with total cash receipts listed on page 2.

Rev. 2014-09

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DEBTOR: Stephen D Harm

CASE NO: 17-13034

CASH DISBURSEMENTS DETAIL (SEE NOTE A)

For Period: Apr 1 to Apr 23

(attach additional sheets as necessary)

Debtor In Possession Account:

Date	Check No.	Payee	Description (Purpose)	Amount
4/3		Premium Finance	Rental Prop Expense (insurance)	975.70
4/3		Alliance Member Services	Neg Rent Inc (WHA ins)	353.71
4/5	466946	Altra FCU	Adequate Protection	2828.95
4/5		Verve ACU	Bank Fees	2.00
4/5	466947	Altra FCU	Rental Prop Expense (taxes)	1360.27
4/5		Verve ACU	Bank Fees	2.00
4/9		Holmen BP	Transportation	11.25
4/9	467385	County of La Crosse	Rental Prop Expense (taxes)	885.44
4/9		Verve ACU	Bank Fees	2.00
4/16		Holmen BP	Transportation	21.25
4/16		Premium Finance	Rental Prop Expense (insurance)	975.70
4/18		GoDaddy	Rental Prop Expense (Advert.)	30.34
4/18		Bernie Buchner	Rental Prop Expense (repair)	100.00
4/19		Kwik Trip	Transportation	17.00
4/20		CBS Graphics	Rental Prop Expense (advert)	97.15
4/21		Mileage	Transportation	27.00
4/23	3077	City Treasurer	Parking	126.60
4/23		Microsoft	Software licensing	19.95

Total Cash Disbursements

\$ Continued- (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2014-09

(1) Total for all accounts should agree with total cash disbursements listed on page 2.

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For Period: _____ to _____

Debtor In Possession Account:

PAGE 5

DEBTOR: Stephen D Harm

Case Number: 17-13034

RENTAL INFORMATION by PROPERTY

	Property #1	Property #2	Property #3	Property #4
Property Address	330 Pearl	320 Pearl		
Type of property (commercial, apartment, land, etc.)	Commercial	Commere		
Number of units in building - total	6	6		
Number of units in building - rented this month	4	1		
Gross \$ rent due this month - if all units were rented	6271.06	13803.26		
Net \$ rent due this month - based only on units rented	5921.06	1769.32		
Actual Net rent collected this month - per property	8143.19	3334.00		
TOTAL RENT COLLECTED THIS MONTH				11477.19 (3)

If Net Rent Due this month is greater than the Actual Net Rent Collected, please explain why below:

Any Net Rent Due that was not collected this month should be added to the "Amounts Owed to You" on page 3.

(3) Total rent collected should equal page 2, line 2 - "Rental Income".



800.448.9228 | verveacu.com
2900 Universal St Oshkosh WI 54904

WH PROPERTIES DEBTOR IN POSS
806 STARLITE DR
HOLMEN, WI 54636-7314

Statement of Account

From: 4/01/18 to 4/30/18
Member #: [REDACTED]

Protect Your Account with a Code Word.
To add a code word to your account, go to the Info Center tab in online banking, click on personal information and follow the on-screen prompts. Or visit a branch or call 800.448.9228, option 4.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # [REDACTED] AS OF 4/30/18

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
050	<u>BUSINESS SAVINGS</u>	10.00	.00	.00	10.00	11/02/15
150	<u>BUSINESS CHECKING</u>	239.40	9,790.84	11,477.19	1,925.75	4/30/18

BUSINESS SAVINGS

Year-to-Date Divd Paid: \$0.00
Divd Rate: 100.00 to 999,999,999.99 = 0.10%

No Activity on Account, Last Trans Date: 11/02/15 Balance: \$10.00

BUSINESS CHECKING

Year-to-Date Divd Paid: \$0.00

Transaction Detail

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
4/01/18	* Beginning Balance *					\$239.40
4/02/18	BUS CHECKI DEPOSIT	6B		\$2,091.42		\$2,330.82
4/03/18	BUS CHECKI DEPOSIT	H0		\$1,769.00		\$4,099.82
4/03/18	ACH/Premium Assignme Insur.Pmt				\$975.70-	\$3,124.12
4/04/18	DBT/WDR [REDACTED]				\$353.71-	\$2,770.41
4/05/18	ALLIANCE MEMBER SERVIC SANTA CRUZ CA					
4/05/18	MEMBER TRANSFER	72	[REDACTED]	\$1,450.00		\$4,220.41
4/05/18	WAREHOUSE ALLIANCE INC					
4/05/18	BUS CHECKI CHECK W/D	72			\$2,828.95-	\$1,391.46
4/05/18	CHECK/MO # [REDACTED]					
4/05/18	BUS CHECKI CASHIER'S	72			\$2.00-	\$1,389.46
4/05/18	BUS CHECKI CHECK W/D	72			\$1,360.27-	\$29.19
4/05/18	CHECK/MO [REDACTED]					
4/05/18	BUS CHECKI CASHIER'S	72			\$2.00-	\$27.19
4/06/18	MEMBER TRANSFER	V1	[REDACTED]	\$300.00		\$327.19
4/06/18	WAREHOUSE ALLIANCE INC					
4/09/18	POS/WDR [REDACTED]				\$11.25-	\$315.94
4/09/18	HOLMEN QUICK ST HOLMEN WI					
4/09/18	BUS CHECKI DEPOSIT	G0		\$600.00		\$915.94
4/09/18	BUS CHECKI CHECK W/D	G0			\$885.44-	\$30.50
4/09/18	CHECK/MO [REDACTED]					
4/09/18	BUS CHECKI CASHIER'S	G0			\$2.00-	\$28.50
4/12/18	PHONE TRANSFER	I3	[REDACTED]	\$1,500.00		\$1,528.50
4/12/18	WAREHOUSE ALLIANCE INC					
4/16/18	POS/WDR [REDACTED]				\$21.25-	\$1,507.25
4/16/18	HOLMEN QUICK ST HOLMEN WI					

** Check Recon **

Chk #	Amount
3077	\$126.60

VERVE, A CREDIT UNION

Member #

WH PROPERTIES DEBTOR IN POSS

Page 2 of 2

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
4/16/18	ACH/Premium Assignme Insur.Pmt.				\$975.70-	\$531.55
4/17/18	BUS CHECKI DEPOSIT	H0		\$100.00		\$631.55
4/18/18	DBT/WDR [REDACTED] DNH*GODADDY.COM 480-505-8855 AZ				\$30.34-	\$601.21
4/18/18	DBT/WDR [REDACTED] BERNIE BUCHNER PLUMBIN LA CROSSE WI				\$100.00-	\$501.21
4/19/18	POS/WDR [REDACTED] KWIK TRIP 568 HOLMEN WI 115 HALE DR				\$17.00-	\$484.21
4/20/18	POS/WDR [REDACTED] NNT CBS GRAPHIC LA CROSSE WI 72 COPELAND AVE				\$97.15-	\$387.06
4/21/18	POS/WDR [REDACTED] LA CROSSE MILEA LA CROSSE WI				\$27.00-	\$360.06
4/23/18	CHECK [REDACTED] 3077				\$126.60-	\$233.46
4/23/18	DBT/WDR [REDACTED] MICROSOFT *OUTLOOK [REDACTED] WA				\$19.95-	\$213.51
4/24/18	ACH/BANKERS LIFE 357 INS PREM				\$63.34-	\$150.17
4/25/18	BUS CHECKI DEPOSIT	H0		\$3,441.77		\$3,591.94
4/25/18	POS/WDR [REDACTED] LA CROSSE MILEA LA CROSSE WI				\$27.75-	\$3,564.19
4/25/18	EDB/WDR [REDACTED] BillMatrix Minneapolis MN XCEL/BillMatrix				\$1,823.45-	\$1,740.74
4/27/18	DBT/WDR [REDACTED] DNH*GODADDY.COM [REDACTED] AZ				\$29.99-	\$1,710.75
4/30/18	BUS CHECKI DEPOSIT	69		\$225.00		\$1,935.75
4/30/18	LOW BALANCE FEE				\$10.00-	\$1,925.75
4/30/18	** Ending Balance **			\$11,477.19*	\$9,790.84*	\$1,925.75

NSF FEE summary this period:	.00	Year-to-Date:	.00
COURTESY PAY/OD FEE summary this period:	.00	Year-to-Date:	32.00

Disclosures

Loan number(s) followed by an asterisk (*) are open end credit accounts. With regard to those accounts, the balance subject to interest rate (shown in the "Balance" column) is the unpaid balance each day after credits are subtracted and the new advances or charges are added. The Finance Charge is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.





800 448 9228, vervecu.com
2900 Universal St Oshkosh WI 54904

WAREHOUSE ALLIANCE INC
PO BOX 2044
LA CROSSE, WI 54602-2044

Statement of Account

From: 4/01/18 to 4/30/18
Member #: [REDACTED]

Protect Your Account with a Code Word.
To add a code word to your account, go to the Info Center tab in online banking, click on personal information and follow the on-screen prompts. Or, visit a branch or call 800 448 9228, option 4.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER [REDACTED] AS OF 4/30/18

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
	<u>NON-PROFIT SAVINGS</u>	5.00	.00	.00	5.00	12/07/15
	<u>NON-PROFIT CHECKING</u>	69.25	5,413.70	5,743.51	399.06	4/30/18

[REDACTED] NON-PROFIT SAVINGS

Year-to-Date Divd Paid: \$0.00

No Activity on Account, Last Trans Date: 12/07/15 Balance: \$5.00

[REDACTED] NON-PROFIT CHECKING

Year-to-Date Divd Paid: \$0.00

Transaction Detail

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
4/01/18	* Beginning Balance *					\$69.25
4/01/18	DBT/WDR [REDACTED]				\$15.00-	\$54.25
	FACEBK [REDACTED] MENLO PARK CA					
4/02/18	ACH/Square Inc			\$37.67		\$91.92
	[REDACTED] SHOWS					
4/03/18	POS/WDR [REDACTED]				\$10.00-	\$81.92
	USPS PO [REDACTED] LA CROSSE WI 425 STATE ST STE 100					
4/05/18	NP CHECKI DEPOSIT	72		\$2,240.00		\$2,321.92
4/05/18	MEMBER TRANSFER	72	[REDACTED]		\$1,450.00-	\$871.92
	STEPHEN D HARM					
4/05/18	NP CHECKI CASH W/D	72			\$550.00-	\$321.92
4/05/18	POS/WDR [REDACTED]				\$65.40-	\$256.52
	OFFICE DEPOT 00 LACROSSE WI 3131 US HIGHWAY #16					
4/05/18	POS/WDR [REDACTED]				\$57.92-	\$198.60
	WOODMAN S FOOD ONALASKA WI 9515 STATE HIGHWAY 16					
4/06/18	ACH/PAYPAL			\$97.50		\$296.10
	TRANSFER					
4/06/18	ACH/PAYPAL			\$134.43		\$430.53
	TRANSFER					
4/06/18	NP CHECKI DEPOSIT	V1		\$302.00		\$732.53
4/06/18	MEMBER TRANSFER	V1	[REDACTED]		\$300.00-	\$432.53
	STEPHEN D HARM					
4/07/18	DBT/WDR [REDACTED]				\$12.24-	\$420.29
	SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY					
4/07/18	DBT/WDR [REDACTED]				\$61.98-	\$358.31
	INT*IN *TRISTATE SOUND ONALASKA WI					
4/09/18	ACH/Square Inc			\$127.14		\$485.45

** Check Recon **

Chk #	Amount
3031	\$135.00

VERVE, A CREDIT UNION

Membe

WAREHOUSE ALLIANCE INC

Page 2 of 3

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
4/09/18	██████ SHOWS					
4/09/18	ACH/Square Inc			\$78.49		\$563.94
4/09/18	██████ SHOWS					
4/09/18	NP CHECKI DEPOSIT	G0		\$256.00		\$819.94
4/09/18	NP CHECKI CASH W/D	G0			\$600.00-	\$219.94
4/09/18	ACH/WePay SV9T				\$45.75-	\$174.19
4/10/18	WEPA					
4/10/18	ACH/Bill.com			\$0.46		\$174.65
4/10/18	Verify					
4/10/18	ACH/Bill.com				\$0.46-	\$174.19
4/10/18	Verify					
4/12/18	ACH/SHOWCLIX TS			\$925.00		\$1,099.19
4/12/18	TICKET PAY					
4/12/18	NP CHECKI DEPOSIT	72		\$500.00		\$1,599.19
4/12/18	PHONE TRANSFER	I3	████████████████████		\$1,500.00-	\$99.19
4/12/18	STEPHEN D HARM					
4/12/18	POS/WDR				\$58.75-	\$40.44
4/16/18	NNT CBS GRAPHIC LA CROSSE W 72 COPELAND AVE					
4/16/18	ACH/Square Inc			\$0.01		\$40.45
4/16/18	SDV-VRFY					
4/16/18	ACH/Square Inc				\$0.01-	\$40.44
4/16/18	SDV-VRFY					
4/17/18	NP CHECKI DEPOSIT	V1		\$30.00		\$70.44
4/17/18	NP CHECKI DEPOSIT	H0		\$50.00		\$120.44
4/18/18	ACH/SHOWCLIX TS			\$118.50		\$238.94
4/20/18	Showclix					
4/20/18	DBT/WDR				\$229.78-	\$9.16
4/21/18	USCC IVR					
4/21/18	NP CHECKI DEPOSIT	V1		\$166.00		\$175.16
4/23/18	ACH/PAYPAL			\$0.20		\$175.36
4/23/18	VERIFYBANK					
4/23/18	ACH/PAYPAL			\$0.18		\$175.54
4/23/18	VERIFYBANK					
4/23/18	ACH/PAYPAL			\$36.93		\$212.47
4/23/18	TRANSFER					
4/23/18	ACH/Square Inc			\$50.05		\$262.52
4/23/18	██████ SHOWS					
4/23/18	ACH/Square Inc			\$39.38		\$301.90
4/23/18	██████ SHOWS					
4/23/18	NP CHECKI DEPOSIT	72		\$80.00		\$381.90
4/23/18	ACH/PAYPAL				\$0.38-	\$381.52
4/25/18	VERIFYBANK					
4/25/18	CHECK	3031			\$135.00-	\$246.52
4/26/18	ACH/SHOWCLIX TS			\$60.00		\$306.52
4/27/18	TICKET PAY					
4/27/18	DBT/WDR				\$182.19-	\$124.33
4/27/18	CHARTER COMM		MO			
4/27/18	NP CHECKI CASH W/D	69			\$110.00-	\$14.33
4/27/18	POS/WDR				\$4.42-	\$9.91
4/27/18	OFFICE DEPOT 00 LACROSSE W 3131 US HIGHWAY #16					
4/27/18	POS/REV			\$4.42		\$14.33
4/27/18	OFFICE DEPOT 00 LACROSSE W 3131 US HIGHWAY #16					
4/27/18	POS/WDR				\$4.42-	\$9.91
4/27/18	OFFICE DEPOT 00 LACROSSE W 3131 US HIGHWAY #16					
4/30/18	ACH/Square Inc			\$42.78		\$52.69
4/30/18	██████ SHOWS					
4/30/18	ACH/Square Inc			\$30.37		\$83.06
4/30/18	██████ SHOWS					
4/30/18	NP CHECKI DEPOSIT	69		\$336.00		\$419.06
4/30/18	DBT/WDR				\$20.00-	\$399.06
4/30/18	FACEBK		MENLO PARK CA			
4/30/18	** Ending Balance **			\$5,743.51*	\$5,413.70*	\$399.06

NSF FEE summary this period:	.00	Year-to-Date:	32.00
COURTESY PAY/OD FEE summary this period:	.00	Year-to-Date:	.00

Disclosures

Loan number(s) followed by an asterisk (*) are open end credit accounts. With regard to those accounts, the balance subject to interest rate (shown in the "Balance" column) is the unpaid balance each day after credits are subtracted and the new advances or charges are added. The Finance Charge is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

